

Information to identify the case:

Debtor 1 Robert L. Frantz Jr.
First Name _____ Middle Name _____ Last Name _____
Debtor 2 _____
(Spouse, if filing) First Name _____ Middle Name _____ Last Name _____

Social Security number or ITIN xxx-xx-7718
EIN -----
Social Security number or ITIN -----
EIN -----

United States Bankruptcy Court **WESTERN DISTRICT OF PENNSYLVANIA**

Case number: **17-70104-JAD**

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 727 is granted to:

Robert L. Frantz Jr.

8/9/17

By the court: Jeffery A. Deller
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 7 Case

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

For more information, see page 2 >

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

Certificate of Notice Page 3 of 3
 United States Bankruptcy Court
 Western District of Pennsylvania

In re:
 Robert L. Frantz, Jr.
 Debtor

Case No. 17-70104-JAD
 Chapter 7

CERTIFICATE OF NOTICE

District/off: 0315-7

User: admin
Form ID: 318Page 1 of 1
Total Noticed: 17

Date Rcvd: Aug 09, 2017

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Aug 11, 2017.

db +Robert L. Frantz, Jr., 1392 Empire Road, PO Box 99, Hawk Run, PA 16840-0099
 tr +Lisa M. Swope, Neugebauer & Swope, P.C., 219 South Center Street, P. O. Box 270, Ebensburg, PA 15931-0270
 14364425 +Credit Control, 2410 Broad Avenue, Altoona, PA 16601-1940
 14364426 +Embrace Home Loans, 425 Phillips Blvd., Trenton, NJ 08618-1430
 14364429 +Lendmark Financial Services, 4645 Village Square Dr. Ste. H, Paducah, KY 42001-7448
 14364430 +Loancare Servicing Ctr., 3637 Sentara Way, Virginia Beach, VA 23452-4262
 14373405 +PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
 14364431 Penecel, ATTN: Bankruptcy Notices, PO Box 3687, Akron, OH 44309-3687
 14364432 +Penn Credit, 916 S. 14th Street, Harrisburg, PA 17104-3425
 14364433 +Roundpoint Mortgage, 5032 Parkway Plaza Blvd., Charlotte, NC 28217-1934
 14364437 +Timberland FCU, 821 Beaver Drive, Du Bois, PA 15801-2511

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

smg E-mail/Text: RVSVCBICNOTICE1@state.pa.us Aug 10 2017 01:10:22 Pennsylvania Dept. of Revenue,
 Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION,
 Harrisburg, PA 17128-0946
 14364424 E-mail/Text: bankruptcy@cavps.com Aug 10 2017 01:11:11 Cavalry Portfolio Services, LLC,
 PO Box 1017, Hawthorne, NY 10532
 14364427 +EDI: RMSC.COM Aug 10 2017 01:04:00 GE Capital Retail Bank/Lowes, ATTN: Bankruptcy Dept.,
 PO Box 103104, Roswell, GA 30076-9104
 14364435 EDI: AGFINANCE.COM Aug 10 2017 01:03:00 Springleaf Financial Services,
 500 N. Royal Avenue, Evansville, IN 47715
 14364436 +EDI: RMSC.COM Aug 10 2017 01:04:00 Synchrony/Sams Club, PO Box 965005, PO Box 30285,
 Orlando, FL 32896-0001
 14364438 EDI: WFFC.COM Aug 10 2017 01:03:00 Wells Fargo, ATTN: Bankruptcy Dept., PO Box 7648,
 Boise, ID 83707-1648

TOTAL: 6

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

cr Embrace Home Loans, Inc.
 14364428 Joshua R. McCloskey
 14364434 Second Chance Auto
 cr* +PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021

TOTALS: 3, * 1, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
 USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Aug 11, 2017

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on August 9, 2017 at the address(es) listed below:

James Warmbrodt on behalf of Creditor Embrace Home Loans, Inc. bkgroup@kmllawgroup.com
 John R. Lhota on behalf of Debtor Robert L. Frantz, Jr. lrj@atlanticbbn.net,
 tmb@atlanticbbn.net
 Lisa M. Swope lms@nsslawfirm.com, klw@nsslawfirm.com;pa73@ecfcbis.com
 Office of the United States Trustee ustpregion03.pi.ecf@usdoj.gov

TOTAL: 4